

CLAIMS

We claim:

- 1 1. Method for authorizing transactions against an account comprising:
  - 2 receiving a transaction comprising a request for authorization to charge an amount
  - 3 against the account;
  - 4 retrieving a communication device ID for a device associated with the account;
  - 5 determining the location of the communication device;
  - 6 determining the location of the transaction;
  - 7 comparing the location of the transaction with the location of the device; and
  - 8 processing the request.
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- 1 2. The method of claim 1 further comprising denying the request when the location  
2 of the transaction is different from the location of the device.
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- 1 3. The method of claim 1 further comprising authorizing the request when the  
2 location of the transaction is the same as the location of the device.
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- 1 4. The method of claim 1 wherein the request for authorization is received at a  
2 merchant location.
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- 1 5. The method of claim 1 further comprising validating the account.
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1       6.     The method of claim 1 further comprising determining whether the transaction is  
2     within a predefined credit limit.

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1       7.     The method of claim 1 further comprising substituting the location of the  
2     transaction with a predefined location.

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1       8.     System for authorizing transactions against an account comprising:

2              an input device adapted to receive a transaction comprising a request for

3     authorization to charge an amount against the account;

4              a means for retrieving a communication device ID for a communication device  
5     associated with the account, wherein the input device is coupled for data communications  
6     with the retrieving means ;

7              means for determining the location of the communication device;

8              means for determining the location of the transaction;

9              means for comparing the location of the transaction with the location of the  
10    device; and

11              a means for processing the request.

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1       9.     The system of claim 8 further comprising a means for denying the request when  
2     the location of the transaction is different from the location of the device.

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1       10.    The system of claim 8 further comprising a means for authorizing the request  
2     when the location of the transaction is the same as the location of the device.

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1 11. The system of claim 8 wherein the input device is located at a merchant location.

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1 12. The system of claim 8 further comprising a means for validating the account.

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1 13. The system of claim 8 further comprising a means for determining whether the  
2 transaction is within a predefined credit limit.

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1 14. A computer program product for authorizing transactions against an account  
2 comprising:

3 a recording medium;

4 means, recorded on the recording medium, for receiving a transaction comprising  
5 a request for authorization to charge an amount against the account;

6 means, recorded on the recording medium, for retrieving a communication device  
7 ID for a device associated with the account;

8 means, recorded on the recording medium, for determining the location of the  
9 communication device;

10 means, recorded on the recording medium, for determining the location of the  
11 transaction;

12 means, recorded on the recording medium, for comparing the location of the  
13 transaction with the location of the device; and

14 means, recorded on the recording medium, for processing the request.

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1    15.    The computer program product of claim 14 further comprising means, recorded  
2    on the recording medium, for denying the request when the location of the transaction is  
3    different from the location of the device.

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1    16.    The computer program product of claim 14 further comprising means, recorded  
2    on the recording medium, for authorizing the request when the location of the transaction  
3    is the same as the location of the device.

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1    17.    The computer program product of claim 14 further comprising means, recorded  
2    on the recording medium, for validating the account.

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1    18.    The computer program product of claim 14 further comprising means, recorded  
2    on the recording medium, for determining whether the transaction is within a predefined  
3    credit limit.

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1    19.    The computer program product of claim 14 further comprising means, recorded  
2    on the recording medium, for substituting the location of the transaction with a  
3    predefined location.